

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

HLADIK, ONORATO & FEDERMAN, LLP

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Attorney for U.S. Bank National Association, not in its
individual capacity but solely as trustee for the RMAC Trust,
Series 2018 G-CTT c/o Rushmore Loan Management
Services

In Re:

Rehan Rahman and Fashiha Rahman

Case No.: 19-22717-ABA
Chapter: 13
Judge: Andrew B. Altenburg, Jr.

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT c/o Rushmore Loan Management Services in this matter. On or about May 06, 2020, the Creditor was advised that the Debtor(s)' mortgage loan ending in 5938 ("subject mortgage loan"), secured by real property described as 36 Apple Avenue, Bellmawr, NJ 08031, has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of 90 (enter number of days) and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting 05/01/2020 (mm/dd/yy) through 07/01/2020 (mm/dd/yy).
2. Debtor(s) will resume mortgage payments beginning 08/01/2020 (mm/dd/yy) and will be required to cure the delinquency created by the forbearance period ("forbearance arrears").

3. The payment amount currently is \$1,494.84.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor(s) do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor(s) must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor(s)' obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Date: 07/08/2020

/s/ Antonio, Bonanni, Esquire
Signature

new. 5/2020

UNITED STATES BANKRUPTCY COURT
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ATTORNEYS FOR U.S. BANK NATIONAL
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CAPACITY BUT SOLELY AS TRUSTEE FOR THE
RMAC TRUST, SERIES 2018 G-CTT C/O
RUSHMORE LOAN MANAGEMENT SERVICES

CERTIFICATION OF SERVICE

1. I, Patrick Franz:

☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Hladik, Onorato & Federman, LLP, who represents U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT` c/o Rushmore Loan Management Services in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On July 08, 2020 I sent a copy of the following pleadings and/or documents to the parties listed below:

Notice of Mortgage Forbearance

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: July 08, 2020

/s/ Patrick Franz
Patrick Franz

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Rehan Rahman Fashiha Rahman 36 Apple Avenue Bellmawr, NJ 08031	Debtors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Brad J. Sadek, Esquire Sadek and Cooper 1315 Walnut Street, Suite 502 Philadelphia, PA 19107	Debtors' Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38, Suite 580 Cherry Hill, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.